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UNITED STATES DISTRICT COURT
DISTRICT OF MARYLAND

CHAMBERS OF
J. FREDERICK MOTZ
UNITED STATES DISTRICT JUDGE

101 WEST LOMBARD STREET BALTIMORE, MARYLAND 21201 (410) 962-0782 (410) 962-2698 FAX

August 21, 2006

Memo to Counsel Re: MDL-15863, Variable Annuity Actions

Beals v. The Variable Annuity Life Ins. Co.,

Civil No. JFM-05-1086

Dear Counsel:

I have reviewed the memoranda submitted in connection with defendant's motion to dismiss. Both parties concede that plaintiff's complaint is materially indistinguishable from the three complaints I found to be preempted by SLUSA in *In re Mutual Funds Inv. Litig.*, 2006 WL 1888929 (D. Md. June 1, 2006). Accordingly, defendant's motion is granted.

Despite the informal nature of this letter, it should be flagged as an opinion and docketed as an order. An order implementing this ruling is attached.

Very truly yours,

/s/

J. Frederick Motz United States District Judge